

Application No. 09/706,101  
Filed: November 3, 2000  
TC Art Unit: 3626  
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AMENDMENT TO THE CLAIMS

1. (Currently Amended) A system for generating a certificate of insurance, relative to an insured party, for a third-party requester who is not the insured party or an insurer or an insurance producer, relative to the insured party, comprising:

    a database storing insurance coverage information about each of a plurality of insured parties; and

    a computer system communicably coupled to the database, the computer system including computer program instructions to:

        (a) provide a first user interface to accept, from a first user, an identification of one of the plurality of insured parties and information identifying a third party who is to be authorized to generate a certificate of insurance, relative to the one of the plurality of insured parties;

        (b) determine if the first user is authorized to enter information into the database;

        (c) if the first user is authorized, store information about the third-party in the database in association with the one of the plurality of insured parties;

        (d) provide a second user interface to accept user credentials and an identification of one of the plurality of insured parties from a third-party requester, wherein the second user interface is accessible by at least a user who is not the one of the plurality of insured parties or an insurance producer or an insurer, relative to the one of the plurality of insured parties, and is operative to accept proposed text to be entered into a remarks box within the generated a certificate of insurance to be generated;

        (e) determine if the third-party requester is authorized to generate a certificate of insurance, relative to the one of the plurality of insured parties, comprising accessing the database to determine if the user credentials accepted from the third-party requester by the second user interface correspond to the information about the third-party stored in the database in association with the one of the plurality of insured parties; and

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(f) if the third-party requester is authorized, form a complete sentence reflecting the proposed text and at least a portion of the insurance coverage information stored in the database and corresponding to the one of the plurality of insured parties, and enter the complete sentence into the remarks box within the generated a certificate of insurance to be generated, such that the complete sentence is not modifiable by the third-party requester, and

(g) generate a certificate of insurance relating to the one of the plurality of insured parties, optionally including the complete sentence reflecting the proposed text and at least a portion of the insurance coverage information stored in the database and corresponding to the one of the plurality of insured parties; - and

(h) provide the generated certificate of insurance to the third-party requester.

2. (Previously Presented) The system of claim 1, wherein:

the database is operable to store information about a plurality of passwords corresponding to at least one of the plurality of insured parties, each of the passwords being associated with a different subset of the insurance coverage information about the at least one of the plurality of insured parties; and

the second user interface is operable to accept a password from the third-party requester and to generate the certificate of insurance such that the generated certificate of insurance contains a subset of the insurance coverage information associated with the entered password.

3. (Previously Presented) The system of claim 1, wherein:

the database is operable to store information about an approving party corresponding to at least a subset of the insurance coverage information corresponding to at least one of the plurality of insured parties; and

the computer system is operative to send an electronic message to the approving party prior to generating the certificate of insurance, the electronic message including at least a portion of a

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proposed certificate of insurance, and to generate the certificate of insurance only if an approval response is received from the approving party.

4. (Cancelled)

5. (Previously Presented) The server system of claim 3, wherein the at least a portion of the proposed certificate of insurance included in the electronic message to the approving party is modifiable by the approving party and the generated certificate of insurance is generated according to modifications made by the approving party to the at least a portion of the proposed certificate of insurance.

6. (Previously Presented) A method for issuing a certificate of insurance, relative to an insured party, to a third-party requester who is not the insured party or an insurer or an insurance producer, relative to the insured party, comprising:

storing insurance coverage information corresponding to each of a plurality of insured parties in a database;

providing a first user interface;

determining if a first user at the first user interface is authorized to enter information into the database;

if the first user is authorized:

accepting, from the first user, an identification of one of the insured parties and information identifying a third-party who is to be authorized to generate a certificate of insurance, relative to the one of the plurality of insured parties, and storing information about the third-party in the database in association with the one of the plurality of insured parties;

providing a second user interface that is accessible by at least a user who is not the one of the plurality of insured parties or an insurance producer or an insurer, relative to the one of the plurality of insured parties;

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accepting user credentials and an identification of one of the plurality of insured parties from a third-party requester via the second user interface;

determining if the third party requester is authorized to generate a certificate of insurance relative to the one of the plurality of insured parties, comprising accessing the database to determine if the user credentials accepted from the third-party requester by the second user interface correspond to the information about the third-party store in the database in association with the one of the plurality of insured parties; and

if the second user is authorized, generating a certificate of insurance describing at least a portion of the insurance coverage information stored in the database and corresponding to the one of the plurality of insured parties.

7. (Previously Presented) The method of claim 6, further comprising:

storing information about a plurality of passwords corresponding to at least one of the plurality of insured parties, each password being associated with a different subset of the insurance coverage information corresponding to the one of the plurality of insured parties; and

accepting a password from the third-party requester and generating the certificate of insurance, such that the generated certificate of insurance contains a subset of the insurance coverage information associated with the entered password.

8. (Previously Presented) The method of claim 7, further comprising:

storing information about an approving party corresponding to at least a subset of the insurance coverage information corresponding to at least one of the plurality of insured parties;

sending an electronic message to the approving party prior to generating the certificate of insurance, the electronic message including at least portion of a proposed certificate of insurance; and

generating the certificate of insurance only if an approval response is received from the approving party.

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9. (Cancelled)

10. (Previously Presented) The method of claim 8, wherein the at least a portion of the proposed certificate of insurance included in the electronic message to the approving party is modifiable by the approving party; and wherein generating the certificate of insurance comprises generating the certificate of insurance according to modifications made by the approving party to the at least a portion of the proposed certificate of insurance.

11. (Cancelled)

12. (Previously Amended) The system of claim 1, wherein the program code operative to form the complete sentence is responsive to whether or not any text was entered into the remarks box within the generated certificate of insurance.

13. (Previously Amended) The system of claim 1, wherein the program code operative to form the complete sentence is responsive to a selected one of a plurality of items listed within a pull-down menu on the second user interface.

14. (Previously Presented) The system of claim 13, wherein said pull-down menu is one of a plurality of pull down menus, wherein each of the plurality of pull down menus is associated with an insurance type.

15. (Currently Amended) The method of claim 6, further comprising after the step of accepting user credentials and an identification of one of the plurality of insured parties from a third-party requester via the second user interface.

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receiving proposed text to be entered into a remarks box within the generated certificate of insurance to be generated;

forming a complete sentence reflecting the proposed text and at least a portion of the information stored in the database and corresponding to the one of the plurality of insured parties;

entering the complete sentence into the remarks box within the generated certificate of insurance to be generated; and

preventing the complete sentence from being modified by the third-party requester; and  
if the second user is authorized, generating a certificate of insurance including the complete sentence reflecting the proposed text and at least a portion of the insurance coverage information stored in the database and corresponding to the one of the plurality of insured parties.

16. (Currently Amended) The method of claim 15, wherein forming the complete sentence is responsive to a determination of whether or not any text was entered into the remarks box within the generated certificate of insurance to be generated.

17. (Previously Presented) The method of claim 16, further comprising:

presenting a pull-down menu to the third-party requester; and wherein  
forming the complete sentence is further responsive to a selected one of a plurality of items listed within the pull-down menu.

18. (Previously Presented) The method of claim 17, wherein the pull-down menu is one of a plurality of pull down menus, wherein each of the plurality of pull down menus is associated with an insurance type.

19. (Previously Presented) The system of claim 1, wherein:

the first user interface is operable to accept an identification of at least one type of insurance carried by the one of the plurality of insured parties and to store the at least one type of insurance in

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the database in association with the one of the plurality of insured parties; and the second user interface is operative to:

display only the at least one type of insurance corresponding to the one of the plurality of insured parties;

allow the third-party requester to select at least one of the displayed at least one type of insurance; and

the computer system is operative to generate the certificate of insurance based on the selected at least one type of insurance.

20. (Previously Presented) The system of claim 19, wherein:

the first user interface is operable to input a minimum number of cancellation days and a maximum number of cancellation days and to store the inputted minimum number of cancellation days and maximum number of cancellation days in the database in association with the one of the plurality of insured parties;

the second user interface is operable to input a requested number of cancellation days and generate an error message if the requested number of cancellation days is outside the minimum and maximum number of cancellation days.

21. (Previously Presented) The system of claim 19, wherein:

the first user interface is operative to input an indication that the words "Endeavor to" may be omitted from a cancellation clause in a certificate of insurance associated with the one of the plurality of insured parties and to store the indication in the database in association with the one of the plurality of insured parties; and

the computer system is operative, responsive to the association of said indication with said insured party, for preventing removal of the words "Endeavor to" in a cancellation clause of the generated certificate of insurance.

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22. (Previously Presented) The system of claim 19, wherein:

the first user interface is operative to present a list of insurance options that includes general liability additional insured, general liability lessor additional insured, general liability vendor's additional insured, automobile comprehensive, automobile collision, automobile additional insured, automobile loss payee, other additional insured, other loss payee and other mortgagee, and to permit the first user to select at least one of the list of insurance options and the computer system is operative to store the selected at least one insurance options in the database in association with the one of the plurality of insured parties; and the second user interface is operative, responsive to the selected at least one insurance option, to display only the selected at least one insurance option.

23. (Previously Presented) The system of claim 19, wherein:

the first user interface is operative to input revised additional insured wording to be included in the generated certificate of insurance; and

the computer system is operative to insert the revised additional insured wording into the generated certificate of insurance in response to a indication of an additional insured option by the third-party requester.

24. (Previously Presented) The system of claim 19, wherein:

the first user interface is operative to input an indication that approval is required; and

the computer system interface is operative to generate a request for approval in response to the indication that approval is required.

25. (Previously Presented) The system of claim 24, wherein:

the first user interface is operative to input an indication of an approver party; and

the computer system is operative to send a request for approval to the approver party.

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26. (Previously Presented) The system of claim 25, wherein the request for approval includes an electronic message transmitted to the approver party, and wherein the request for approval further enables the approver party to view, change and approve a requested certificate of insurance.

27. (Previously Presented) The system of claim 19, wherein the computer system further includes: computer program instructions operable to construct a sentence by combining a number of predetermined phrases in response to selection through the second user interface of at least one insurance characteristic, wherein the sentence is entered in a text field appearing on a requested certificate of insurance.

28. (Previously Presented) The system of claim 27, wherein the computer system further includes: computer program instructions operable to prevent any of a predetermined set of words entered through the second user interface from appearing on the generated certificate of insurance.

29. (Withdrawn) A server system connectable to a network, comprising:

program code for providing a registered party interface, wherein said registered party interface is operable to input a first set of insurance requirements for a job;

program code for associating said first set of insurance requirements with said job;

program code for providing a requestor interface, wherein said requestor interface is operable to display said first set of insurance requirements for said job in response to said association of said first set of insurance requirements and said job, wherein said requestor interface is further operable to input insurance policy information; and

program code for comparing said insurance policy information with said first set of insurance requirements, and for generating a certificate of insurance within a message to a first registered party including the results of said comparison.

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30. (Withdrawn) The server system of claim 29, further comprising:

program code for storing said insurance policy information in association with said insured;  
wherein said program code operable to provide said requestor interface is further operable to  
input an identifier associated with said insured; and  
program code, responsive to receipt of said identifier associated with said insured and said  
association of said insurance policy information with said insured, for automatically comparing said  
insurance policy information with said insurance requirements, and for generating a certificate of  
insurance within a message to a registered party including the results of said comparison.

31. (Withdrawn) The server system of claim 29, further comprising:

program code for storing said insurance policy information in  
association with an insured;  
wherein said program code operable to provide said requestor interface is further operable to  
input an identifier associated with said insured; and  
program code, responsive to receipt of said identifier associated with said insured and said  
association of said insurance policy information with said insured, for:  
a. automatically comparing said insurance policy information with a second set of  
insurance requirements for generating a certificate of insurance; and  
b. providing results of said comparison of said insurance policy information with  
said second set of insurance requirements within an electronic mail message to a second  
registered party associated with said second set of insurance requirements.

32. (Withdrawn) The server system of claim 31, wherein said program code, responsive to receipt  
of said identifier associated with said insured and said association of said insurance policy  
information with said insured, is further operable to generate a certificate of insurance to a third  
party using said insurance policy information.

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33. (Previously Presented) The system of claim 2, wherein the computer system further includes computer program instructions to:

provide a third user interface to accept, from a third user, at least one password and an identification of a subset of the insurance coverage information stored in the database and associated with the third user and to associate the at least one password with the identified subset of the insurance coverage information.

34. (Previously Presented) The system of claim 3, wherein:

the first user interface is operable to accept approval criteria; and  
the computer system further includes computer program instructions to store the approval criteria in the database and  
responsive to the approval criteria and to at least one selection made by the third -party requester, to determine whether to send the electronic message and require the approval response before generating the certificate of insurance.

35. (Currently amended) A system for generating a certificate of insurance, relative to an insured party, for a third-party requester who is not the insured party or an insurer or an insurance producer, relative to the insured party, comprising:

a database storing insurance coverage information about each of a plurality of insured parties; and

a computer system communicably coupled to the database, the computer system including computer program instructions to:

(a) provide a first user interface to accept, from a first user, an identification of one of the plurality of insured parties and information identifying a third party who is to be authorized to generate a certificate of insurance, relative to the one of the plurality of insured parties;

(b) determine if the first user is authorized to enter information into the database;

(c) if the first user is authorized, store information about the third-party in the database in association with the one of the plurality of insured parties;

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(d) provide a second user interface to accept user credentials and an identification of one of the plurality of insured parties from a third-party requester, wherein the second user interface is accessible by at least a user who is not the one of the plurality of insured parties or an insurance producer or an insurer, relative to the one of the plurality of insured parties;

(e) define, subsequent to accepting user credentials and an identification of one of the plurality of insured parties, information to be printed on the a certificate of insurance to be generated;

(f) determine if the third-party requester is authorized to generate a certificate of insurance, relative to the one of the plurality of insured parties, comprising accessing the database to determine if the user credentials accepted from the third-party requester by the second user interface correspond to the information about the third-party stored in the database in association with the one of the plurality of insured parties;

(g) if the third-party requester is authorized, create-generate a certificate of insurance from at least a part of the information defined in (e), above, said certificate relating to the one of the plurality of insured parties; and

(h) provide the generated certificate of insurance to the third-party requester.

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